

**Information to identify the case:**

Debtor 1	<b>Joseph M. Novella</b>	Social Security number or ITIN	<b>xxx-xx-1425</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Christine Novella</b>	Social Security number or ITIN	<b>xxx-xx-7702</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>13-70757-JAD</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph M. Novella

Christine Novella

6/4/19

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Joseph M. Novella  
Christine Novella  
DebtorsCase No. 13-70757-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-7

User: mgut  
Form ID: 3180WPage 1 of 3  
Total Noticed: 49

Date Rcvd: Jun 04, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 06, 2019.

db/jdb  
cr +Joseph M. Novella, Christine Novella, 261 Front Street, Cherry Tree, PA 15724-9501  
+BENEFICIAL CONSUMER DISCOUNT COMPANY, 14841 Dallas Parkway, Suite 300,  
DALLAS, TX 75254-7883

cr +U.S. National Bank Association, et al, c/o Stern & Eisenberg, PC, 1581 Main Street,  
Suite 200, Warrington, PA 18976-3403

13735057 +Apothaker & Associates, 520 Fellowship Road C306, Mount Laurel, NJ 08054-3410  
13735060 +Beneficial Consumer Discount Company, 2929 Walden avenue, Depew, NY 14043-2602  
13735071 +Gordon & Weinberg, P.C., c/o Frederic I. Weinberg, Esquire, 1001 E. Hector Street, Ste 220,  
Conshohocken, PA 19428-2395

13750413 +I C Federal Cr Un, 2340 Warren Rd Ste 209, Indiana, PA 15701-2413  
13735075 +Mann Bracken,, 4660 Trindle Road, Suite 300, Camp Hill, PA 17011-5610  
13735076 +Michaels, Louis, & Associates, P.O. Box 1062, Moon Township, PA 15108-6062  
14421419 +U.S. Bank National Association, as inde, Serviced by Select Portfolio Servicing,,  
3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284

13777361 US Department of Education, Claims Filing Unit, PO Box 8973, Madison, WI 53708-8973  
13750422 +Us Dept Of Ed/Glelsi, Po Box 7860, Madison, WI 53707-7860  
13735083 +Wolpoff & Abramson, Two Irvington Centre, 702 King Farm Blvd, Rockville, MD 20850-5915

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 05 2019 02:45:23 Pennsylvania Dept. of Revenue,  
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,

cr E-mail/Text: peritus@ebn.phinsolutions.com Jun 05 2019 02:45:59 Peritus Portfolio Service,  
POBox 141419, Irving, TX 75014

cr EDI: RECOVERYCORP.COM Jun 05 2019 06:38:00 Recovery Management Systems Corporation,  
25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605

13735059 EDI: BANKAMER.COM Jun 05 2019 06:38:00 Bank Of America, Po Box 982238,  
El Paso, TX 79998

13735058 +EDI: OPHSUBSID.COM Jun 05 2019 06:38:00 Back Bowl I LLC, c/o Weinstein and Riley, PS,  
2001 Western Avenue, Suite 400, Seattle, WA 98121-3132

13735061 +EDI: HFC.COM Jun 05 2019 06:38:00 Beneficial Consumer Discount Company,  
636 Grand Regency Boulevard, Brandon, FL 33510-3942

13735062 +E-mail/Text: notices@burt-law.com Jun 05 2019 02:45:58 Burton Neil & Associates,  
1060 Andrew Drive, #170, West Chester, PA 19380-5600

13735063 +EDI: OPHSUBSID.COM Jun 05 2019 06:38:00 Candica, C/O Weinstein and Riley, PS,  
2001 Western Avenue, Suite 400, Attn: Richard S. Ralson, Esquire, Seattle, WA 98121-3132

13735064 +EDI: BASSASSOC.COM Jun 05 2019 06:38:00 Capital One, N.A., Bass & Associates, P.C.,  
3936 E. Ft. Lowell Rd, Suite 200, Tucson, AZ 85712-1083

13750401 EDI: RECOVERYCORP.COM Jun 05 2019 06:38:00 Capital Recovery II,  
c/o Recovery Management Systems Corp, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605

13750402 +EDI: RECOVERYCORP.COM Jun 05 2019 06:38:00 Capital Recovery IV LLC,  
c/o Recovery Management System Corp., 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605

13735065 EDI: RECOVERYCORP.COM Jun 05 2019 06:38:00 Capital Recovery V,  
c/o Recovery Management Systems Corp, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605

13780352 EDI: RECOVERYCORP.COM Jun 05 2019 06:38:00 Capital Recovery V LLC,  
c/o Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, Florida 33131-1605

13735066 +EDI: CITICORP.COM Jun 05 2019 06:38:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241  
13750405 +EDI: WFNNB.COM Jun 05 2019 06:38:00 Comenity Bank/Vctrssec, Po Box 182789,  
Columbus, OH 43218-2789

13735067 +EDI: RMSC.COM Jun 05 2019 06:38:00 GE Capital Retail Bank,  
c/o Recovery Management Systems Corp., 25 SE 2nd Avenue, Suite 1120, Attn: Ramesh Singh,  
Miami, FL 33131-1605

13735068 EDI: RMSC.COM Jun 05 2019 06:38:00 Gecrib/Jcp, Po Box 984100, El Paso, TX 79998  
13735069 +EDI: RMSC.COM Jun 05 2019 06:38:00 Gecrib/Old Navy, Po Box 981400,  
El Paso, TX 79998-1400

13735070 +EDI: RMSC.COM Jun 05 2019 06:38:00 Gecrib/Walmart Dc, Po Box 981400,  
El Paso, TX 79998-1400

13782996 +EDI: HFC.COM Jun 05 2019 06:38:00 HSBC Mortgage Services, Inc., PO Box 21188,  
Eagan, MN 55121-0188

13975811 +EDI: HFC.COM Jun 05 2019 06:38:00 HSBC Mortgage Services, Inc., P.O. Box 21188,  
Eagan, Minnesota 55121-0188

13735072 +EDI: HFC.COM Jun 05 2019 06:38:00 Hsbc/Boscv, Po Box 4274, Reading, PA 19606-0674  
13735074 +EDI: RESURGENT.COM Jun 05 2019 06:38:00 LVNV Funding, Resurgent Capital Services,  
P.O. Box 10675, Greenville, SC 29603-0675

13804571 EDI: RESURGENT.COM Jun 05 2019 06:38:00 LVNV Funding, LLC its successors and assigns as,  
assignee of Citibank (South Dakota),, N.A., Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587

13735073 +EDI: RESURGENT.COM Jun 05 2019 06:38:00 Lvnv Funding, Po Box 740281,  
Houston, TX 77274-0281

13775974 EDI: PRA.COM Jun 05 2019 06:38:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541

District/off: 0315-7

User: mgut  
Form ID: 3180W

Page 2 of 3  
Total Noticed: 49

Date Rcvd: Jun 04, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14077150 E-mail/Text: peritus@ebn.phinsolutions.com Jun 05 2019 02:45:59  
Peritus Portfolio as Assignee for NCEP llc, POBox 141419, Irving TX 75014-1419  
13735077 EDI: Q3G.COM Jun 05 2019 06:38:00 Quantum3 Group LLC, P.O. Box 788,  
Kirkland, WA 98083-0788  
13758280 EDI: Q3G.COM Jun 05 2019 06:38:00 Quantum3 Group LLC as agent for, Comenity Bank,  
PO Box 788, Kirkland, WA 98083-0788  
13735078 +EDI: RECOVERYCORP.COM Jun 05 2019 06:38:00 Recovery Management Systems Corp.,  
Attn: Ramesh Singh, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
13743041 EDI: RECOVERYCORP.COM Jun 05 2019 06:38:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
13735079 EDI: DRIV.COM Jun 05 2019 06:38:00 Santander Consumer USA, P.O. Box 560284,  
Dallas, TX 75356-0284  
13735080 +EDI: SEARS.COM Jun 05 2019 06:38:00 Sears/Cbna, Po Box 6189, Sioux Falls, SD 57117-6189  
13735081 +EDI: WFFC.COM Jun 05 2019 06:38:00 Wff Cards, 3201 N 4th Ave,  
Sioux Falls, SD 57104-0700  
13735082 +EDI: WFNnb.COM Jun 05 2019 06:38:00 Wfnnb/Victorias Secret, Po Box 182128,  
Columbus, OH 43218-2128  
13750406 +EDI: BASSASSOC.COM Jun 05 2019 06:38:00 eCAST Settlement Corp., c/o Bass & Associates,  
3936 E. Ft. Lowell Road, Suite 200, Tucson, AZ 85712-1083  
TOTAL: 36

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Beneficial Consumer Discount Company  
cr U.S. Bank National Association, as indenture trust  
cr\* +Beneficial Consumer Discount Company, 14841 Dallas Parkway Suite 300, Dallas, TX 75254-7883  
13750393\* +Apothaker & Associates, 520 Fellowship Road C306, Mount Laurel, NJ 08054-3410  
13750395\* +BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank Of America, Po Box 982238, El Paso, TX 79998)  
13750394\* +Back Bowl I LLC, c/o Weinstein and Riley, PS, 2001 Western Avenue, Suite 400,  
Seattle, WA 98121-3132  
13750397\* +Beneficial Consumer Discount Company, 636 Grand Regency Boulevard, Brandon, FL 33510-3942  
13750396\* +Beneficial Consumer Discount Company, 2929 Walden avenue, Depew, NY 14043-2602  
13750398\* +Burton Neil & Associates, 1060 Andrew Drive, #170, West Chester, PA 19380-5600  
13750399\* +Candica, C/O Weinstein and Riley, PS, 2001 Western Avenue, Suite 400,  
Attn: Richard S. Ralson, Esquire, Seattle, WA 98121-3132  
13750400\* +Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite 200,  
Tucson, AZ 85712-1083  
13750403\* Capital Recovery V, c/o Recovery Management Systems Corp, 25 SE 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605  
13750404\* +Citi, Po Box 6241, Sioux Falls, SD 57117-6241  
13750407\* +GE Capital Retail Bank, c/o Recovery Management Systems Corp., 25 SE 2nd Avenue, Suite 1120,  
Attn: Ramesh Singh, Miami, FL 33131-1605  
13750408\* Gecrb/Jcp, Po Box 984100, El Paso, TX 79998  
13750409\* +Gecrb/Old Navy, Po Box 981400, El Paso, TX 79998-1400  
13750410\* +Gecrb/Walmart Dc, Po Box 981400, El Paso, TX 79998-1400  
13750411\* +Gordon & Weinberg, P.C., c/o Frederic I. Weinberg, Esquire, 1001 E. Hector Street, Ste 220,  
Conshohocken, PA 19428-2395  
13750412\* +Hsbc/Boscv, Po Box 4274, Reading, PA 19606-0674  
13750415\* +LVNV Funding, Resurgent Capital Services, P.O. Box 10675, Greenville, SC 29603-0675  
13750414\* +Lvnv Funding, Po Box 740281, Houston, TX 77274-0281  
13750416\* +Mann Bracken,, 4660 Trindle Road, Suite 300, Camp Hill, PA 17011-5610  
13750417\* +Michaels, Louis, & Associates, P.O. Box 1062, Moon Township, PA 15108-6062  
13750418\* Quantum3 Group LLC, P.O. Box 788, Kirkland, WA 98083-0788  
13750419\* +Recovery Management Systems Corp., Attn: Ramesh Singh, 25 SE 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605  
13750420\* Santander Consumer USA, P.O. Box 560284, Dallas, TX 75356-0284  
13788754\* +Santander Consumer USA, Po Box 560284, Dallas, TX 75356-0284  
13750421\* +Sears/Cbna, Po Box 6189, Sioux Falls, SD 57117-6189  
14421420\* +U.S. Bank National Association, as inde, Serviced by Select Portfolio Servicing,,  
3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284  
13750423\* +Wff Cards, 3201 N 4th Ave, Sioux Falls, SD 57104-0700  
13750424\* +Wfnnb/Victorias Secret, Po Box 182128, Columbus, OH 43218-2128  
13750425\* +Wolpoff & Abramson, Two Irvington Centre, 702 King Farm Blvd, Rockville, MD 20850-5915  
cr ##+SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115-4412

TOTALS: 2, \* 30, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-7

User: mgut  
Form ID: 3180W

Page 3 of 3  
Total Noticed: 49

Date Rcvd: Jun 04, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 06, 2019

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 4, 2019 at the address(es) listed below:

Celine P. DerKrikorian on behalf of Creditor Beneficial Consumer Discount Company  
ecfmail@mwc-law.com  
Christopher M. McMonagle on behalf of Creditor U.S. National Bank Association, et al  
cmcmonagle@sterneisenberg.com, bkecf@sterneisenberg.com  
Elizabeth Lamont Wassall on behalf of Creditor Beneficial Consumer Discount Company  
pabk@logs.com, ewassall@logs.com  
James Warmbrodt on behalf of Creditor U.S. Bank National Association, as indenture trustee,  
for the holders of the CIM Trust 2017-3, Mortgage-Backed Notes, Series 2017-3  
bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Paul W. McElrath, Jr. on behalf of Joint Debtor Christine Novella ecf@mcelrathlaw.com,  
donotemail.ecfbackuponly@gmail.com  
Paul W. McElrath, Jr. on behalf of Debtor Joseph M. Novella ecf@mcelrathlaw.com,  
donotemail.ecfbackuponly@gmail.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 8